

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS**

BERIN LOCKWOOD, Individually)
and on behalf of Class Members,)

Plaintiff,

V.

FULL SPECTRUM LENDING, INC.)
and COUNTRYWIDE HOME LOANS)
LOANS, INC.,)

Defendants.

Civil Action No. 05-10647 (MLW)

STIPULATION OF DISMISSAL WITH PREJUDICE

Pursuant to Fed. R. Civ. P. 41(a)(1)(ii), plaintiff Berin Lockwood and defendants Full Spectrum Lending, Inc. (n/k/a Full Spectrum Lending, a division of Countrywide Home Loans, Inc.) and Countrywide Home Loans, Inc., being all of the parties to the above-captioned action, hereby stipulate and agree to the dismissal of the above-captioned action, with prejudice, including all claims by any person to attorneys' fees and costs, with each party to bear its own costs, and each party waiving all rights to appeal.

Respectfully submitted,

BERIN LOCKWOOD

FULL SPECTRUM LENDING, INC. (n/k/a Full Spectrum Lending, a division of Countrywide Home Loans, Inc.) and **COUNTRYWIDE HOME LOANS, INC.**

By his attorney,

By their attorneys,

/s/ Evans J. Carter / BRB (w/ permission)
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Dated: April 3, 2005